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I CLAIM

1. A method of providing multiple discounts to a retail customer for a service or a product from a supplier which does not sell directly to said retail customer, said method comprising

said supplier issuing a vehicle for multiple discounts on said service or said product, said supplier sending said vehicle to said retail customer, said customer presenting said vehicle to a retail establishment,

said retail establishment reading said vehicle, crediting said retail customer with said discount, entering said discount into a retailer payment system which pays at least a portion of said discount to said retail establishment.

- 2. The method of Claim 1 wherein said vehicle is a value card, having ability to retain data relating to said discounts.
- 3. The method of Claim 1 wherein said vehicle is a coupon kit, said coupon kit comprising a plurality of discount coupons, all issued by one said supplier and directed to a single brand of said supplier's service or product.

- 4. The method of Claim 3 wherein said coupons are valid without time limitations.
- 5. The method of Claim 3 wherein said coupons are valid only for a limited period of time.
- 6. The method of Claim 3 wherein said coupons are identifiable by a bar code.
- 7. The method of Claim 6 wherein said coupons contain customer identification whereby said supplier can relate said retail customer to relevant data about said retail customer and said identification is transmitted to said supplier.
- 8. The method of Claim 2 wherein said value card is used by said retail customer more than once.
- 9. The method of Claim 2 wherein said retail establishment debits said value card in an amount commensurate with said portion.
- The method of Claim 2 wherein said value card contains customer identification whereby said supplier can relate said retail customer to relevant sale about said retail customer.

- 11. The method of Claim 10 wherein said data is purchase behavior.
- 12. The method of Claim 10 wherein said sale data comprises at least one of date, frequency, volume, prices paid and identification of said retail establishment.
- 13. The method of Claim 10 wherein said supplier sends said value card to a selected said retail customer based on demographic data.
- The method of Claim 10 wherein said supplier sends said value card to a selected said retail customer based on said sale data.
- 15. The method of Claim 2 wherein there is a plurality of products or services, all originating with said supplier.
- A value card issued by a supplier of a service or product to a retail customer, wherein said supplier does not sell directly to said retail customer, said value card containing a discount on one service or product originating with said supplier, and readable by a retail establishment.

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- 17. The value card of Claim 16 wherein said value card has no time limitations for its use.
- 18. The value card of Claim 16 wherein said value card contains a plurality of discounts on said service or product.
- 19. The value card of Claim 16 containing identification of said retail customer whereby said supplier can relate said retail customer to relevant data about said retail customer.
- 20. A coupon kit comprising a plurality of discount coupons, all issued by one supplier and directed to a single brand of a service or product originating with said supplier.
- 21. The coupon kit of Claim 20 wherein said coupons are valid without time limitation.
- 22. The coupon kit of Claim 20 wherein said coupons are valid at spaced apart time intervals.
- 23. The coupon kit of Claim 20 wherein said coupons are valid only for a limited period of time.

- 24. The coupon kit of Claim 20 wherein said coupons contain customer identification whereby said supplier can relate said retail customer to relevant data about said retail customer.
- 25. The coupon kit of Claim 24 wherein said identification in said coupons can be transmitted to said supplier.